

Pezza Cash Reconciliation
3/31/2018

Beginning Adjusted Cash Balance		<u>22,536.23</u>
Bank Balance	Beginning	182.66
Add:	Deposits	18,191.24
Less:	Disbursements	<u>(7,788.78)</u>
Bank Balance	Ending	10,585.12 U
Add:		
8B Charles St.	Rents	1,300.00
10A Charles St.	Rents	1,000.00
878 River Dr.	Rents	<u>0.00</u>
Total Cash Additions		2,300.00
Less:		
8B Charles St.	Rental Expenses	0.00
10A Charles St.	Rental Expenses	0.00
878 River Dr.	Rental Expenses	<u>0.00</u>
Total Cash Disbursements		0.00
Adjusted Cash Balance		<u><u>35,238.69</u></u>

The Rents and expenses are as per Nicholas Pezza

Nicholas Pezza

7-13-18

TBZ

In re Nicholas Pezza

Debtor

Case No. 16-3371

Reporting Period: March 31, 2018

SCHEDULE OF CASH RECEIPTS AND DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. The amounts reported in the "CURRENT MONTH - ACTUAL" column must equal the sum of the four bank account columns. The amounts reported in the "PROJECTED" column should be taken from the SMALL BUSINESS INITIAL REPORT (FORM IR-1). Attach copies of the bank statements and the cash disbursements journal. The total disbursements listed in the disbursements journal must equal the total disbursements reported on this page. A bank reconciliation must be attached for each account. [See MOR-1 (CONT)]

	BANK ACCOUNTS				CURRENT MONTH		CUMULATIVE FILING TO DATE	
	OPER.	PAYROLL	TAX	OTHER	ACTUAL	PROJECTED	ACTUAL	PROJECTED
CASH BEGINNING OF MONTH					22,536		199,356	
RECEIPTS								
CASH SALES					3,509	112	76,877	
ACCOUNTS RECEIVABLE								
LOANS AND ADVANCES								
SALE OF ASSETS								
OTHER (ATTACH LIST)					14,682		14,682	
TRANSFERS (FROM DIP ACCTS)								
Rent					2,300		36,840	
TOTAL RECEIPTS					20,491		113,717	
DISBURSEMENTS								
Net payroll								
PAYROLL TAXES								
SALES, USE, & OTHER TAXES							1,884	
INVENTORY PURCHASES					789		70,083	
SECURED RENTAL/LEASES								
INSURANCE							2,848	
ADMINISTRATIVE								
Utilities							2,396	
OTHER (ATTACH LIST)					0			
Real estate taxes							10,000	
OWNER DRAW *					7,000		10,260	
TRANSFERS (TO DIP ACCTS)								
Repairs							800	
PROFESSIONAL FEES								
U.S. TRUSTEE QUARTERLY FEES								
COURT COSTS								
TOTAL DISBURSEMENTS					7,789		98,261	
NET CASH FLOW					12,702		15,456	
(RECEIPTS LESS DISBURSEMENTS)								
CASH - END OF MONTH					35,238		214,812	

* COMPENSATION TO SOLE PROPRIETORS FOR SERVICES RENDERED TO BANKRUPTCY ESTATE

THE FOLLOWING SECTION MUST BE COMPLETED

DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES (FROM CURRENT MONTH ACTUAL COLUMN)	
TOTAL DISBURSEMENTS	35,238
LESS: TRANSFERS TO DEBTOR IN POSSESSION ACCOUNTS	0
PLUS: ESTATE DISBURSEMENTS MADE BY OUTSIDE SOURCES (i.e. from escrow accounts)	0
TOTAL DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES	35,238

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In re Nicholas Pezza
Debtor

Case No. 16-3371
Reporting Period: 3/31/18

7-13-18

STATEMENT OF OPERATIONS
(Income Statement)

The Statement of Operations is to be prepared on an accrual basis. The accrual basis of accounting recognizes revenue when it is realized and expenses when they are incurred, regardless of when cash is actually received or paid.

REVENUES	Month	Cumulative Filing to Date
Gross Revenues	0	
Less: Returns and Allowances		
Net Revenue	0	<i>NI</i>
COST OF GOODS SOLD		
Beginning Inventory		
Add: Purchases		
Add: Cost of Labor		
Add: Other Costs (attach schedule)		
Less: Ending Inventory		
Cost of Goods Sold	0	
Gross Profit	0	
OPERATING EXPENSES		
Advertising		
Auto and Truck Expense		
Bad Debts		
Contributions		
Employee Benefits Programs		
Insider Compensation*		
Insurance		
Management Fees/Bonuses		
Office Expense		
Pension & Profit-Sharing Plans		
Repairs and Maintenance		
Rent and Lease Expense		
Salaries/Commissions/Fees		
Supplies	779	
Taxes - Payroll		
Taxes - Real Estate		
Taxes - Other (sales & use)		
Travel and Entertainment		
Utilities		
Other (attach schedule) - owners draw	7,000	
Total Operating Expenses Before Depreciation	7,779	
Depreciation/Depletion/Amortization		
Net Profit (Loss) Before Other Income & Expenses	-7,779	
OTHER INCOME AND EXPENSES		
Other Income (attach schedule)		
Interest Expense		
Other Expense (attach schedule)		
Net Profit (Loss) Before Reorganization Items		
REORGANIZATION ITEMS		
Professional Fees		
U. S. Trustee Quarterly Fees		
Interest Earned on Accumulated Cash from Chapter 11 (see continuation sheet)		
Gain (Loss) from Sale of Equipment		
Other Reorganization Expenses (attach schedule)		
Total Reorganization Expenses		
Income Taxes		
Net Profit (Loss)	\$	\$

*"Insider" is defined in 11 U.S.C. Section 101(31).

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Bank

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STATEMENT OF ACCOUNT

000052642 01 AV 0.375 FTD01040031718171591 0045 07 05
 NICHOLAS PEZZA
 DIP CASE 16-33371 DIST NJ
 488 DEWEY AVE
 SADDLE BROOK NJ 07663

Page: 1 of 5
 Statement Period: Feb 18 2018-Mar 17 2018
 Cust Ref #: 4340042657-039-T-###
 Primary Account #: 434-0042657

8106-1-3-000000



Chapter 11 Checking

NICHOLAS PEZZA
 DIP CASE 16-33371 DIST NJ

Account # 434-0042657

ACCOUNT SUMMARY

Beginning Balance	5,551.08	Average Collected Balance	1,909.53
Deposits	3,121.48	Interest Earned This Period	0.00
Electronic Deposits	5,527.89	Interest Paid Year-to-Date	0.00
		Annual Percentage Yield Earned	0.00%
Checks Paid	5,386.38	Days in Period	28
Electronic Payments	7,593.17		
Ending Balance	1,220.90		

	Total for this Period	Total Year-to-Date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees (NSF)	\$0.00	\$35.00

DAILY ACCOUNT ACTIVITY

Deposits

POSTING DATE	DESCRIPTION	AMOUNT
02/20	DEPOSIT	521.48
02/26	DEPOSIT	1,100.00
03/13	DEPOSIT	1,500.00
	Subtotal:	3,121.48

Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
02/22	ATM CHECK DEPOSIT, *****45184675656 AUT 022118 ATM CHECK DEPOSIT 150 MAIN STREET LODI * NJ	105.00
02/26	ATM CHECK DEPOSIT, *****45184675656 AUT 022418 ATM CHECK DEPOSIT 150 MAIN ST LODI * NJ	105.00
03/01	DEBIT CARD CREDIT, *****45184675656, AUT 030118 VISA DDA REF THE HOME DEPOT 0932 LODI * NJ	239.90
03/02	ATM CASH DEPOSIT, *****45184675656 AUT 030118 ATM CASH DEPOSIT 150 MAIN ST LODI * NJ	448.00
03/06	ATM CHECK DEPOSIT, *****45184675656 AUT 030518 ATM CHECK DEPOSIT 351 MIDLAND AVE GARFIELD * NJ	995.00
03/07	ATM CHECK DEPOSIT, *****45184675656 AUT 030718 ATM CHECK DEPOSIT 600 MARKET STREET ELMWOOD PARK * NJ	3,000.00

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- | | |
|-------------------|----------|
| Ending Balance | 1,220.90 |
| <hr/> | |
| Total Deposits | + |
| <hr/> | |
| Sub Total | |
| <hr/> | |
| Total Withdrawals | - |
| <hr/> | |
| Adjusted Balance | |
| <hr/> | |

[illegible]

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		

FOR CONSUMER: LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill:

If you think your card is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lawton, Oklahoma 74204-1377 as soon as possible. We must hear from you no later than sixty (60) days after we mail you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.

If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you owe.

FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your MasterCard®/Debit®. Finance charge (the term "ODR" or "ODI" refers to Overdraft Protection), the Bank deducts the Average Daily Balance on the previous statement on an earlier method by you to calculate the finance charge. The finance charge begins to accrue on the due amount and after the due date is posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period (the Daily Periodic Rate (as listed in the Account Statement) times the Days in the Month of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charges accrue on the balance in your total finance charge.



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STATEMENT OF ACCOUNT

NICHOLAS PEZZA
DIP CASE 16-33371 DIST NJ

Page: 3 of 5
Statement Period: Feb 16 2018-Mar 17 2018
Cust Ref #: 4340042657-039-T-###
Primary Account #: 434-0042657

DAILY ACCOUNT ACTIVITY

Electronic Deposits (continued)

POSTING DATE	DESCRIPTION	AMOUNT
03/12	ATM CHECK DEPOSIT, *****45184675656 AUT 031218 ATM CHECK DEPOSIT 600 MARKET STREET ELMWOOD PARK * NJ	105.00
03/12	DEBIT CARD CREDIT, *****45184675656, AUT 031218 VISA DDA REF THE HOME DEPOT 959 PATERSON * NJ	83.99
03/12	DEBIT CARD CREDIT, *****45184675656, AUT 031018 VISA DDA REF GEICO COMMERCIAL MACON * DC	5.00
03/13	ATM CASH DEPOSIT, *****45184675656 AUT 031318 ATM CASH DEPOSIT 600 MARKET STREET ELMWOOD PARK * NJ	400.00
03/13	ATM CASH DEPOSIT, *****45184675656 AUT 031318 ATM CASH DEPOSIT 600 MARKET STREET ELMWOOD PARK * NJ	40.00
Subtotal:		5,527.99

Checks Paid

DATE	No. Checks: 7	SERIAL NO.	AMOUNT	DATE	SERIAL NO.	AMOUNT
02/21	123		4,608.51	03/14	127	65.00
02/26	124		20.00	03/12	128	175.00
03/01	125		234.14	03/14	130*	218.73
03/14	126		65.00			
Subtotal:						5,386.38

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
02/20	DEBIT POS, *****45184675656, AUT 022018 DDA PURCHASE THE HOME DEPOT 0950 PASSAIC * NJ	30.16
02/20	DEBIT POS, *****45184675656, AUT 021718 DDA PURCHASE WALGREENS STORE 20 ARNOT LODI * NJ	16.89
02/21	DEBIT CARD PURCHASE, *****45184675656, AUT 022018 VISA DDA PUR BP 2052124 SADDLE BROOK A SADDLE BROOK * NJ	30.00
02/21	DEBIT POS, *****45184675656, AUT 022118 DDA PURCHASE THE HOME DEPOT 0932 LODI * NJ	8.92
02/21	DEBIT POS, *****45184675656, AUT 022118 DDA PURCHASE HARBOR FREIGHT TOOLS 2 SADDLE BROOK * NJ	4.25
02/23	DEBIT CARD PURCHASE, *****45184675656, AUT 022218 VISA DDA PUR BP 2052124 SADDLE BROOK A SADDLE BROOK * NJ	41.50
02/26	DEBIT POS, *****45184675656, AUT 022618 DDA PURCHASE THE HOME DEPOT 959 PATERSON * NJ	1,248.39
02/27	DEBIT CARD PURCHASE, *****45184675656, AUT 022618 VISA DDA PUR LODI MUNICIPAL COURT LODI * NJ	64.00
02/27	DEBIT CARD PURCHASE, *****45184675656, AUT 022618 VISA DDA PUR FUEL 4 ELMWOOD PARK ELMWOOD PARK * NJ	30.00

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STATEMENT OF ACCOUNT

NICHOLAS PEZZA
DIP CASE 16-33371 DIST NJ

Page: 4 of 5
Statement Period: Feb 18 2018-Mar 17 2018
Cust Ref #: 4340042657-039-T-###
Primary Account #: 434-0042657

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
02/28	DEBIT POS, *****45184675656, AUT 022818 DDA PURCHASE THE HOME DEPOT 989 PATERSON *NJ	321.66
02/28	DEBIT CARD PURCHASE, *****45184675656, AUT 022718 VISA DDA PUR BP 2052124SADDLE BROOK A SADDLE BROOK *NJ	20.00
03/01	DEBIT POS, *****45184675656, AUT 030118 DDA PURCHASE THE HOME DEPOT 0932 LODI *NJ	463.85
03/02	DEBIT POS, *****45184675656, AUT 030218 DDA PURCHASE THE HOME DEPOT 0950 PASSAIC *NJ	147.67
03/02	DEBIT CARD PURCHASE, *****45184675656, AUT 030118 VISA DDA PUR BURGER KING 3027 LODI *NJ	23.32
03/02	DEBIT POS, *****45184675656, AUT 030218 DDA PURCHASE THE HOME DEPOT 0932 LODI *NJ	15.10
03/05	DEBIT POS, *****45184675656, AUT 030418 DDA PURCHASE RESTAURANT DEPOT SOUTH HACKENS *NJ	140.68
03/05	DEBIT CARD PURCHASE, *****45184675656, AUT 030218 VISA DDA PUR BP 2052124SADDLE BROOK A SADDLE BROOK *NJ	30.00
03/05	DEBIT CARD PURCHASE, *****45184675656, AUT 030218 VISA DDA PUR BURGER KING 1385 ROCHELLE PARK *NJ	16.40
03/06	DEBIT POS, *****45184675656, AUT 030618 DDA PURCHASE THE HOME DEPOT 0932 LODI *NJ	357.98
03/07	DEBIT CARD PURCHASE, *****45184675656, AUT 030618 VISA DDA PUR BP 9867710BP OF MAHWAH MAHWAH *NJ	30.00
03/08	DEBIT CARD PURCHASE, *****45184675656, AUT 030718 VISA DDA PUR BP 2052124SADDLE BROOK A SADDLE BROOK *NJ	30.00
03/09	DEBIT CARD PURCHASE, *****45184675656, AUT 030618 VISA DDA PUR GEICO COMMERCIAL MACON *DC	351.93
03/09	DEBIT CARD PURCHASE, *****45184675656, AUT 030818 VISA DDA PUR GEICO COMMERCIAL MACON *DC	346.90
03/09	DEBIT CARD PURCHASE, *****45184675656, AUT 030818 VISA DDA PUR RIVERDALE TOOL COMPANY I ELMWOOD PARK *NJ	80.47
03/12	DEBIT CARD PURCHASE, *****45184675656, AUT 031018 VISA DDA PUR FORTIVA 808 710 2961 *GA	1,000.00
03/12	DEBIT CARD PURCHASE, *****45184675656, AUT 030818 VISA DDA PUR AMTRUST NORTH AMERICA IN 877 5267878 *OH	419.20
03/12	DEBIT CARD PURCHASE, *****45184675656, AUT 031018 VISA DDA PUR OPTIMUM 7870V 201 337 1112 *NY	165.43
03/12	DEBIT POS, *****45184675656, AUT 031218 DDA PURCHASE THE HOME DEPOT 989 PATERSON *NJ	110.05
03/12	DEBIT POS, *****45184675656, AUT 031218 DDA PURCHASE THE HOME DEPOT 0932 LODI *NJ	83.99
03/12	DEBIT POS, *****45184675656, AUT 031218 DDA PURCHASE RESTAURANT DEPOT SOUTH HACKENS *NJ	42.27
03/12	DEBIT CARD PURCHASE, *****45184675656, AUT 031018 VISA DDA PUR BP 2052124SADDLE BROOK A SADDLE BROOK *NJ	30.00

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STATEMENT OF ACCOUNT

NICHOLAS PEZZA
DIP CASE 16-33371 DIST NJ

Page: 5 of 5
Statement Period: Feb 16 2018-Mar 17 2018
Cust Ref #: 4340042657-039-T-###
Primary Account #: 434-0042657

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DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
03/13	ACH DEBIT, PUBLIC SERVICE PSEG ****74415209	430.47
03/13	ACH DEBIT, PUBLIC SERVICE PSEG ****99974009	401.00
03/13	ACH DEBIT, PUBLIC SERVICE PSEG ****45762609	375.00
03/13	ACH DEBIT, PUBLIC SERVICE PSEG ****52001618	334.00
03/13	ACH DEBIT, PUBLIC SERVICE PSEG ****41786805	215.00
03/13	ACH DEBIT, PUBLIC SERVICE PSEG ****69873706	118.50
03/13	ACH DEBIT, PUBLIC SERVICE PSEG ****46145901	18.19
	Subtotal:	7,599.17

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
02/17	5,551.08	03/02	742.10
02/20	6,025.51	03/05	655.02
02/21	1,373.83	03/06	1,193.04
02/22	1,478.83	03/07	4,163.04
02/23	1,437.33	03/08	4,133.04
02/26	1,373.94	03/09	3,353.74
02/27	1,279.94	03/12	1,521.79
02/28	938.28	03/13	1,569.63
03/01	480.19	03/14	1,220.90



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TD Bank Group, FDIC Member, N.A. Equal Housing Lender. (2)



Statement of Account

Statement Date Mar 01-Mar 31, 2018
Account Number 8000969846
Page 1 of 4

02 01 ADDRESS SERVICE REQUESTED
NICHOLAS PEZZA
NICKS LANDSCAPING
488 DEWEY AVE
SADDLE BROOK NJ 07663



Free. Simple. Secure. Columbia Bank's Digital Wallet Adds a High Tech Option to Pay!



21st century banking is here! With Columbia Bank's "Digital Wallet," your debit card is more manageable, more secure and more convenient than ever! Just load your Columbia Bank debit card information in your smartphone using Apple Pay®, Android Pay™ or Samsung Pay® free apps. And, when you are ready to pay for any purchase, simply tap your mobile device in front of a store's payment terminal and you're done. Tap and Pay. Paying for your purchases couldn't be easier!

SUMMARY OF ACCOUNTS

Business Free 8000969846 \$10,585.12 Home Mortgage Solutions...Fast and Easy!
Looking for your dream home? Well, look no further! Columbia Bank offers low home mortgage rates. Flexible terms...quick turnarounds...we'll even come to you! To learn more about our full range of home mortgage products and services, please visit us online or contact our Customer Service center at (800) 522-4167.

CHECKING

8000969846

Business Free

Previous Balance	182.66	Account Title: NICHOLAS PEZZA
31 Deposits/Credits	18,191.24	NICKS LANDSCAPING
8 Debits	7,788.78	Account Number 8000969846
1 Checks	3,000.00	Number of Enclosures 1
Service Charge	0.00	Statement Dates 03/01/2018 thru 03/31/2018
Current Balance	10,585.12	Days in the statement period 30

Transaction Activity

Date	Description	Amount	Balance
03/01	Beginning Balance		182.66
03/03	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	106.75	289.41
03/03	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	174.06	463.47
03/03	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	363.38	826.85
03/03	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	235.13	1,061.98
03/03	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	256.50	1,318.48

288-18201



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rev 09-17



FDIC

NO.		
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
TOTAL	\$	

THIS AREA IS PROVIDED TO HELP YOU BALANCE YOUR CHECKING ACCOUNT STATEMENT

If your Checking Account has overdraft protection, remember to record the dollar amount of funds transferred into your checking account from your other designated deposit account or from your **Premium Overdraft** or your **CheckRight Overdraft Line of Credit**.

Bank Balance Shown on this Statement

ADD+

Deposits not credited on this Statement (If Any)

SUBTOTAL

SUBTRACT.

Checks Outstanding

TOTAL

Should agree with checkbook balance after adding interest and deducting service charges (if any) shown on your checking statement. Please report any difference to us within 10 days of receipt of this statement. If no difference is reported in 10 days, the account will be considered correct. Direct checking account inquiries to the branch servicing it or to our customer service center at 1-800-522-4167

IMPORTANT NOTICE

1. Always be alert to your surroundings and defer ATM transactions if circumstances cause you to be apprehensive.
2. Close the entry door of any ATM facility so equipped.
3. Put away withdrawn cash before exiting any ATM facility.
4. Direct any complaints concerning ATM security to an appropriate department of the owner of the ATM or to the NJ Department of Banking.
5. If you have any concerns about the security of any ATM owned and operated by Columbia Bank, call 1-800-522-4167 or the NJ Department of Banking at 609-292-7272.

LOST OR STOLEN DEBIT CARD

To report a lost or stolen Columbia Bank Debit Card, please call 800-522-4167, Monday through Friday from 7:30am - 8:00pm and Saturday from 8:00am - 2:00 PM. After normal business hours, please call 800-472-3272.

THE FOLLOWING DISCLOSURE RELATES TO ACCOUNTS THAT CAN BE
ACCESSED VIA ELECTRONIC FUND TRANSFERS

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUND TRANSFERS

Telephone us at 800-522-4167 (outside the Continental US call (201)796-3600) or write us at Columbia Bank, 19-01 Route 298 North, Fair Lawn, NJ 07410
ATTN: Customer Service Center, as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer or receipt.
We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number
2. Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information.

3. Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error so that you will have the use of the money during the time it takes us to complete our investigation.

YOU MUST PUT YOUR COMPLAINT OR QUESTION IN WRITING EVEN IF YOU CALL. IF WE DO NOT RECEIVE IT WITHIN 10 BUSINESS DAYS OF RECEIPT OF THIS STATEMENT, WE MAY NOT CREDIT YOUR ACCOUNT.

To find out whether preauthorized electronic fund transfers to your account have been received, please call 800-747-4428 (outside the Continental US call (201) 703-3751) during normal business hours.

**IMPORTANT INFORMATION REGARDING YOUR OVERDRAFT PROTECTION
LINE OF CREDIT STATEMENT**

*"PREV. BALANCE" and "PRIOR STATEMENT BALANCES" is the total unpaid principal at the beginning of the billing cycle. "NEW BALANCE" is the total unpaid principal at the end of the cycle.

Refer to the "TRANSACTION SECTION." The information within this section relates to the transactions that occurred during the statement cycle. Transactions shown in this section are the result of transactions affecting the loan.

Transactions affecting the principal such as loans being made, the principal portion of payments received (if any), and other adjustments made. The principal balance from each of these figures is stated in the "PRINCIPAL" column. The principal balance remains unchanged between the dates of activity indicated.

The statement also totals fees assessed for the cycle and year-to-date. It also totals interest charged for the cycle and year-to-date.

Any payments received at other than the billing address may be subject to delays in posting.

The current interest rate is divided by 365 to arrive at the daily periodic rate. The daily periodic rate is multiplied by each of the different principal balances and then by the number of days each balance remained unchanged. The sum of these calculations equals the interest charge disclosed on the statement.

Send payment to
Columbia Bank
P.O. Box 947
Fair Lawn, NJ 07410

Send billing inquiries to:
Columbia Bank
Attn: Loan Accounting Department
19-01 Route 208 North
Fair Lawn, NJ 07410

THE FOLLOWING DISCLOSURE REQUIRED BY FEDERAL LAW APPLIES TO OVERDRAFT PROTECTION LINE OF CREDIT ACCOUNTS. IT DOES NOT APPLY TO COMMERCIAL LINE OF CREDIT ACCOUNTS.

BILLING RIGHTS SUMMARY

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us on a separate sheet at the address shown above for billing inquiries.

In your letter, give us the following information.

- **Account Information:** Your name and account number
- **Dollar Amount**
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But if we determine that we made a mistake, you will not have to pay the amount in question in the future.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.



Statement of Account

Statement Date Mar 01-Mar 31, 2018
Account Number 8000968846
Page 2 of 4

Transaction Activity

Date	Description	Amount	Balance
03/05	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	240.47	1,558.96
03/05	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	347.34	1,906.29
03/05	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	379.41	2,285.70
03/05	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	283.22	2,568.92
03/05	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	390.88	2,959.80
03/05	Descriptive Withdrawal 03/05/18 BR040 BANJ0221 ATM CORRECTION OF 03/03/18	-81.89	2,878.01
03/06	Deposit	4,092.89	6,970.90
03/07	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	598.50	7,569.40
03/08	Check 109	-3,000.00	4,569.40
03/12	Deposit	3,323.84	7,893.24
03/13	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	267.19	8,160.43
03/13	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	50.00	8,210.43
03/13	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	256.50	8,466.93
03/13	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	245.81	8,712.74
03/13	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	587.81	9,300.55
03/13	Withdrawal	-4,000.00	5,300.55
03/14	Point Of Sale Withdrawal BP#2052124SADDLE BRSADDLE BROOK NJUS CARD# 0234	-30.00	5,270.55
03/14	Point Of Sale Withdrawal EZPASS PREPAID TOLL800-333-8655 NYUS CARD# 0234	-40.00	5,230.55
03/15	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	450.00	5,680.55
03/15	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	100.00	5,780.55
03/15	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	101.77	5,882.32
03/19	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	188.25	6,070.57
03/19	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	481.00	6,551.57
03/19	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	299.25	6,850.82
03/19	Descriptive Withdrawal 03/19 BR040 BANJ0221 ATM CORRECTION OF 03/18	-60.00	6,790.82
03/23	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	256.50	7,047.32
03/23	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	213.75	7,261.07
03/23	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	2,511.56	9,772.63
03/23	ATM Withdrawal COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	-500.00	9,272.63
03/27	Point Of Sale Withdrawal NEW VITALITY 800-943-6465 NYUS CARD# 0234	-76.89	9,195.74
03/31	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	352.69	9,548.43



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Statement of Account

Statement Date Mar 01-Mar 31, 2018

Account Number 900098846

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Transaction Activity

Date	Description	Amount	Balance
03/31	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	192.38	9,740.81
03/31	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	673.31	10,414.12
03/31	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	171.00	10,585.12

CHECKS IN NUMBER ORDER

Date	Check No	Amount
03/08	109	3,000.00

PAID/RETURN ITEM FEES	Total For This Period	Total Year-To-Date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

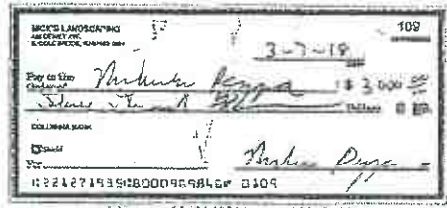


 **Columbia Bank**
19-01 ROUTE 208 NORTH - FAIR LAWN, NJ 07410
(800) 522-4167

Statement of Account

Statement Date Mar 01-Mar 31, 2018
Account Number 6000566446
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Account: 6000566446
Period: 02/01/2018 to 02/28/2018
Page: 5



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Bank

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STATEMENT OF ACCOUNT

000196409 01 AY 0 375 FID00040040118113353 0042 18 09



CHARLES STREET DELI CONVENIENCE STORE
385 PASSAIC AVE
LODINJ 07644

Page: 1 of 4
Statement Period: Mar 01 2018-Mar 31 2018
Cust Ref #: 4345473641-713-T-###
Primary Account #: 434-5473641

345473641



TD Business Simple Checking

CHARLES STREET DELI CONVENIENCE STORE

Account # 434-5473641

ACCOUNT SUMMARY

Beginning Balance	143.86	Average Collected Balance	246.04
Electronic Deposits	1,306.37	Interest Earned This Period	0.00
Electronic Payments	1,027.49	Interest Paid Year-to-Date	0.00
Service Charges	12.00	Annual Percentage Yield Earned	0.00%
Ending Balance	410.54	Days in Period	31

DEBIT AND CREDIT ACTIVITY

Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
03/01	CCD DEPOSIT, BOFA MERCH SVCS DEPOSIT ****13656884	0.25
03/02	CCD DEPOSIT, BOFA MERCH SVCS DEPOSIT ****13656884	29.49
03/05	CCD DEPOSIT, BOFA MERCH SVCS DEPOSIT ****13656884	45.50
03/05	CCD DEPOSIT, BOFA MERCH SVCS DEPOSIT ****13656884	21.50
03/07	CCD DEPOSIT, BOFA MERCH SVCS DEPOSIT ****13656884	104.69
03/08	CCD DEPOSIT, BOFA MERCH SVCS DEPOSIT ****13656884	25.50
03/09	CCD DEPOSIT, BOFA MERCH SVCS DEPOSIT ****13656884	49.50
03/12	CCD DEPOSIT, BOFA MERCH SVCS DEPOSIT ****13656884	45.75
03/12	CCD DEPOSIT, BOFA MERCH SVCS DEPOSIT ****13656884	23.25
03/12	CCD DEPOSIT, BOFA MERCH SVCS DEPOSIT ****13656884	3.00
03/14	CCD DEPOSIT, BOFA MERCH SVCS DEPOSIT ****13656884	218.00
03/15	CCD DEPOSIT, BOFA MERCH SVCS DEPOSIT ****13656884	20.50
03/16	CCD DEPOSIT, BOFA MERCH SVCS DEPOSIT ****13656884	60.44
03/19	CCD DEPOSIT, BOFA MERCH SVCS DEPOSIT ****13656884	162.50
03/19	CCD DEPOSIT, BOFA MERCH SVCS DEPOSIT ****13656884	124.41
03/19	CCD DEPOSIT, BOFA MERCH SVCS DEPOSIT ****13656884	52.49
03/21	CCD DEPOSIT, BOFA MERCH SVCS DEPOSIT ****13656884	26.25
03/22	CCD DEPOSIT, BOFA MERCH SVCS DEPOSIT ****13656884	30.35
03/23	CCD DEPOSIT, BOFA MERCH SVCS DEPOSIT ****13656884	55.00
03/26	CCD DEPOSIT, BOFA MERCH SVCS DEPOSIT ****13656884	52.50
03/26	CCD DEPOSIT, BOFA MERCH SVCS DEPOSIT ****13656884	35.75
03/26	CCD DEPOSIT, BOFA MERCH SVCS DEPOSIT ****13656884	15.00
03/27	CCD DEPOSIT, BOFA MERCH SVCS DEPOSIT ****13656884	10.00

Call 1-800-367-2000 for 24-hour Bank-by-Phone service or connect to www.td.com

Page: 2 of 4

Your ending balance shown on this statement is:


- List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2

Subtotal by adding lines 1 and 2

- List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.

Subtract Line 4 from 3. This adjusted balance should equal your account balance.

Ending Balance	410.54
Total Deposits	+
Sub Total	
Total Withdrawals	-
Adjusted Balance	



Total Deposits

[illegible]

Total Withdrawals

U.S. GOVERNMENT PRINTING OFFICE: 1967 O 340-000-0
GPO : 1967 O 340-000-0

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

TD Bank, N.A., Deposit Operations Dept. P.O. Box 1377, Lewiston,
Maine 04243-1377

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspicious error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

$$f_{\text{max}} = \frac{1}{2\pi} \sqrt{\frac{1}{L C_{\text{eff}}}}$$

Totol interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

Source: *Journal of the American Statistical Association*, 96(454), 1039-1052.

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating. But you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

FINANCE CHARGES: Although the Bank uses the **Daily Balance** method to calculate the finance charge on your **MonetaryOverdraft Protection** account (the term "Daily" or "D" refers to **Cashier's Protection**), the Bank discloses the **Average Daily Balance** on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. **To illustrate the finance charge, within the Average Daily Balance, assume the Days in the Billing Cycle are 30 days. The finance charge is calculated as the Average Daily Balance times the Days in the Billing Cycle.** The **Average Daily Balance** is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.



Bank

America's Most Convenient Bank®

STATEMENT OF ACCOUNT

CHARLES STREET DELI CONVENIENCE STORE

Page: 3 of 4
 Statement Period: Mar 01 2018-Mar 31 2018
 Cust Ref #: 4345473641-713-T-
 Primary Account #: 434-5473641

3417200200

DEBIT ACCOUNT STATEMENT

Electronic Deposits (continued)

POSTING DATE	DESCRIPTION	AMOUNT
03/28	CCD DEPOSIT, BOFA MERCH SVCS DEPOSIT ****13656884	
03/29	CCD DEPOSIT, BOFA MERCH SVCS DEPOSIT ****13656884	21.00
03/30	CCD DEPOSIT, BOFA MERCH SVCS DEPOSIT ****13656884	12.25
		28.00

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
03/01	DEBIT POS, ****04018883631, AUT 022818 DDA PURCHASE SHOPRITE LODI S1 185 M LODI * NJ	99.42
03/05	DEBIT POS, ****04018883631, AUT 030418 DDA PURCHASE NATIONAL WHOLESALE LODI * NJ	3.00
03/05	CCD DEBIT, BOFA MERCH SVCS DEPOSIT ****13656884	7.12
03/07	DEBIT POS, ****04018883631, AUT 030718 DDA PURCHASE QUICK CHEK CORP LODI * NJ	28.63
03/08	DEBIT CARD PURCHASE, ****04018883631, AUT 030718 VISA DDA PUR OFFICESUPPLY.COM 866 302 5397 * WI	171.97
03/12	DEBIT CARD PURCHASE, ****04018883631, AUT 031018 VISA DDA PUR RESTAURANT DEPOT SOUTH HACKENS * NJ	114.45
03/16	DEBIT CARD PURCHASE, ****04018883631, AUT 031518 VISA DDA PUR OPTIMUM 7870V 201 337 1112 * NY	225.42
03/19	DEBIT POS, ****04018883631, AUT 031818 DDA PURCHASE RESTAURANT DEPOT SOUTH HACKENS * NJ	105.48
03/21	DEBIT CARD PURCHASE, ****04018883631, AUT 032018 VISA DDA PUR NJ BUSINESS SERVICES UNKNOWN * NJ	53.00
03/26	DEBIT POS, ****04018883631, AUT 032518 DDA PURCHASE RESTAURANT DEPOT SOUTH HACKENS * NJ	111.34
03/26	DEBIT POS, ****04018883631, AUT 032418 DDA PURCHASE NATIONAL WHOLESALE LODI * NJ	47.31
03/27	CCD DEBIT, PAYSPOT INC MERCH ACH ****5A382259	65.35
	Subtotal:	1,027.49

Service Charges

POSTING DATE	DESCRIPTION	AMOUNT
03/30	MAINTENANCE FEE	10.00
03/30	PAPER STATEMENT FEE	2.00
	Subtotal:	12.00

Call 1-800-337-2000 for 24-hour Bank-by-Phone service, or connect to www.tdbank.com
 Opt. 1: Press 1 for English, Opt. 2: Press 2 for Spanish, Opt. 3: Press 3 for TDD/Relay Texas



Bank

America's Most Convenient Bank®

STATEMENT OF ACCOUNT

CHARLES STREET DELI CONVENIENCE STORE

Page: 4 of 4
Statement Period: Mar 01 2018-Mar 31 2018
Cust Ref #: 4345473641-713-T-###
Primary Account #: 434-5473641

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
02/28	143.66	03/16	146.52
03/01	52.49	03/19	380.44
03/02	81.98	03/21	353.69
03/05	134.36	03/22	393.04
03/07	210.42	03/23	452.04
03/08	64.95	03/26	406.64
03/09	114.45	03/27	361.29
03/12	73.00	03/28	382.29
03/14	291.00	03/29	394.54
03/15	311.50	03/30	410.54

Call 1-800-857-2000 for 24-hour Bank-by-Phone services or connect to www.wellsfargo.com

Nick Pezza
Nick's Landscaping

Month *March 2018*

Day	Customer Name	Old Balance	Billed	Received	Owed
	<i>Sobers</i>	<i>371.41</i>	<i>400.00</i>	<i>371.41</i>	<i>100.00</i>
	<i>Villani</i>	<i>623.51</i>	<i>0.00</i>	<i>673.31</i>	<i>0.00</i>
	<i>KARZEMAN</i>	<i>192.38</i>	<i>0.00</i>	<i>0.00</i>	<i>192.38</i>
<i>Tuesday</i>	<i>Towler</i>	<i>434.82</i>	<i>0.00</i>	<i>0.00</i>	<i>434.82</i>
	<i>Darvey</i>	<i>897.43</i>	<i>0.00</i>	<i>897.43</i>	<i>0.00</i>
	<i>Zotto</i>	<i>183.62</i>	<i>0.00</i>	<i>183.62</i>	<i>0.00</i>
	<i>Toth</i>	<i>956.16</i>	<i>0.00</i>	<i>956.16</i>	<i>0.00</i>
	<i>Demicheli</i>	<i>213.73</i>	<i>0.00</i>	<i>0.00</i>	<i>213.73</i>
<i>wednesday</i>	<i>Pericucci</i>	<i>373.93</i>	<i>0.00</i>	<i>0.00</i>	<i>373.93</i>

Nick Pezza

Nick's Landscaping

Month

March 2018

Day	Customer Name	Old Balance	Billed	Received	Owed
Wednesday	Carlor	237.49	182.6	0	237.49
Thursday	Barry	496.54	0	0	496.54
Thursday	Vacheek	940.94	0	0	940.94
Friday	J Henagiba	1785.78	0	0	1785.78
Friday	Carillo	320.63	0	0	320.63
	Doutner	171.00	0	171.00	0
	Holmes	352.69	0	0	352.69
	Enders	506.54	0	0	506.54
	Sedden	288.56	0	0	288.56

150

0

0
500
0

Month: Nov 2018

Day	Customer Name	Old Balance	Billed	Received	Owed
Friday	mess	256.50	14.00	256.50	1.00
	Ludwig	20.82		0	20.82
	Monte	347.34		0	347.34
	Sprovier	1381.01		0	1381.01
			8		

$$\begin{array}{r} 3,509.43 \\ \times 13 \\ \hline \end{array}$$

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